



IFW

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Mail Stop Amendment
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Re: Our file: 9626/7 Art Unit: 3621
Applicant: James I. Mahaney and Peter C. Carlson Examiner:
Serial No.: 10/744,058
Filing Date: 02/06/04
Title: Method for Maximizing Retirement Income Using Financial Bridge Products
and Deferred Social Security Income

Sir:

Enclosed for filing in the United States Patent and Trademark Office is the following:

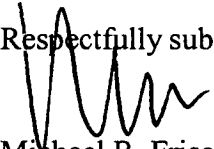
1. Transmittal of Information Disclosure Statement
2. Form PTO-1449
3. Copies of references from Form PTO-1449
4. Transmittal Sheet
5. Postcard Receipt

CONDITIONAL PETITION

If any extension of time is required for the submission of the above-identified items, Applicant requests that this be considered a petition therefor. Please charge any additional charges or any other charges relating to this matter to the deposit account of the writer, **Account No. 06-2143**. A duplicate copy of this letter is enclosed.

8/11/04
Date

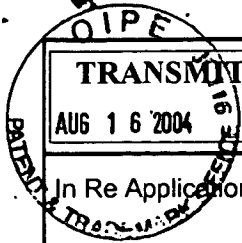
Respectfully submitted,


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enc.

I hereby certify that this correspondence is being deposited with the United States Postal Service, First Class Mail, postage prepaid, to Mail Stop Amendment, Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450 on 8/11/04.

By: 
Janelle Fava



TRANSMITTAL OF INFORMATION DISCLOSURE STATEMENT
(Under 37 CFR 1.97(b) or 1.97(c))

Docket No.
9626/7

In Re Application Of: **James I. Mahaney and Peter C. Carlson**

Application No.	Filing Date	Examiner	Customer No.	Group Art Unit	Confirmation No.
10/774,058	02/06/04		20694	3621	4821

Title: **Method for Maximizing Retirement Income Using Financial Bridge Products and Deferred Social Security Income**

Address to:
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

37 CFR 1.97(b)

1. ☒ The Information Disclosure Statement submitted herewith is being filed within three months of the filing of a national application other than a continued prosecution application under 37 CFR 1.53(d); within three months of the date of entry of the national stage as set forth in 37 CFR 1.491 in an international application; before the mailing of a first Office Action on the merits, or before the mailing of a first Office Action after the filing of a request for continued examination under 37 CFR 1.114.

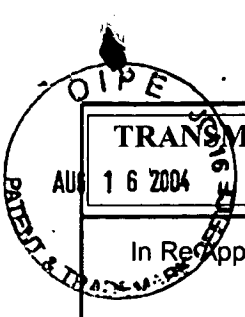
37 CFR 1.97(c)

2. ☐ The Information Disclosure Statement submitted herewith is being filed after the period specified in 37 CFR 1.97(b), provided that the Information Disclosure Statement is filed before the mailing date of a Final Action under 37 CFR 1.113, a Notice of Allowance under 37 CFR 1.311, or an Action that otherwise closes prosecution in the application, and is accompanied by one of:

☐ the statement specified in 37 CFR 1.97(e);

OR

☐ the fee set forth in 37 CFR 1.17(p).



TRANSMITTAL OF INFORMATION DISCLOSURE STATEMENT
(Under 37 CFR 1.97(b) or 1.97(c))

Docket No.
9626/7

In Re Application: James I. Mahaney and Peter C. Carlson

Application No.	Filing Date	Examiner	Customer No.	Group Art Unit	Confirmation No.
10/774,058	02/06/04		20694	3621	4821

Method for Maximizing Retirement Income Using Financial Bridge Products and Deferred Social Income

Payment of Fee

(Only complete if Applicant elects to pay the fee set forth in 37 CFR 1.17(p))

- ☐ A check in the amount of _____ is attached.
- ☐ The Director is hereby authorized to charge and credit Deposit Account No. _____ as described below.
- ☐ Charge the amount of _____
- ☐ Credit any overpayment.
- ☐ Charge any additional fee required.

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I certify that this document and fee is being deposited on 8/11/04 with the U.S. Postal Service as first class mail under 37 C.F.R. 1.8 and is addressed to the Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450.

Janelle Fava
Signature of Person Mailing Correspondence

Janelle Fava

Typed or Printed Name of Person Mailing Certificate

***This certificate may only be used if paying by deposit account.**

Dated: 8/11/04

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CC:

INFORMATION DISCLOSURE CITATION <i>(Use several sheets if necessary)</i>				Docket Number (Optional) 9626/7		Application Number 10/774,058			
				Applicant(s) James I. Mahaney and Peter C. Carlson					
				Filing Date 02/06/04		Group Art Unit 3621			
U.S. PATENT DOCUMENTS									
*EXAMINER INITIAL	REF	DOCUMENT NUMBER	DATE	NAME	CLASS	SUBCLASS	FILING DATE IF APPROPRIATE		
	1	6,405,179	06/11/2002	Rebane	705	36	02/04/2000		
	2	6,304,859	10/16/2001	Ryan, et al.	705	38	11/17/1998		
	3	6,219,650	04/17/2001	Friend, et al.	705	36	02/08/2000		
	4	6,154,732	11/28/2000	Tarbox	705	36	07/25/1997		
	5	6,085,174	07/04/2000	Edelman	705	36	09/23/1997		
U.S. PATENT APPLICATION PUBLICATIONS									
*EXAMINER INITIAL	REF	DOCUMENT NUMBER	DATE	NAME	CLASS	SUBCLASS	FILING DATE IF APPROPRIATE		
	6	US 2003/0083972 A1	05/01/2003	Williams	705	36	10/19/2002		
	7	US 2003/0023544 A1	01/30/2003	Chodes	705	38	07/24/2001		
	8	US 2002/0194098 A1	12/19/2002	Stiff, et al.	705	36	02/27/2002		
	9	US 2002/0188540 A1	12/12/2002	Fay, et al.	705	36	06/08/2001		
FOREIGN PATENT DOCUMENTS									
	REF	DOCUMENT NUMBER	DATE	COUNTRY	CLASS	SUBCLASS	Translation		
							YES	NO	
OTHER DOCUMENTS <i>(Including Author, Title, Date, Pertinent Pages, Etc.)</i>									
	10	"Participating Annuity Bridge Fund," http://www.elcabop.org/benefit_plans/pabf.asp (1 page).							
	11	"Report on Social Security Advisory Council Meetings on April 21 and April 22," http://www.ssa.gov/history/reports/adccouncil/meeting/advisory_council_042295.html . (5 pages).							
EXAMINER				DATE CONSIDERED					
EXAMINER: Initial if citation considered, whether or not citation is in conformance with MPEP Section 609; Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.									

INFORMATION DISCLOSURE CITATION <i>(Use several sheets if necessary)</i>	Docket Number (Optional) 9626/7	Application Number 10/774,058
	Applicant(s) James I. Mahaney and Peter C. Carlson	
	Filing Date 02/06/04	Group Art Unit 3621

U.S. PATENT DOCUMENTS

*EXAMINER INITIAL	REF	DOCUMENT NUMBER	DATE	NAME	CLASS	SUBCLASS	FILING DATE IF APPROPRIATE
	12	6,078,904	06/20/2000	Rebane	705	36	03/16/1998
	13	6,055,517	04/25/2000	Friend, et al.	705	36	01/30/1998
	14	6,021,397	02/01/2000	Jones, et al.	705	36	12/02/1997
	15	5,878,405	03/02/1999	Grant, et al.	705	39	09/25/1996
	16	5,774,881	06/30/1998	Friend, et al.	705	36	10/30/1995

U.S. PATENT APPLICATION PUBLICATIONS

*EXAMINER INITIAL	REF	DOCUMENT NUMBER	DATE	NAME	CLASS	SUBCLASS	FILING DATE IF APPROPRIATE
	17	US 2002/0161681 A1	10/31/2002	Richman, et al.	705	36	03/12/1999
	18	US 2002/0123953 A1	09/05/2002	Goldfarb, et al.	705	36	12/17/2001
	19	US 2002/0038271 A1	03/28/2002	Friend, et al.	705	36	02/05/2001
	20	US 2002/0019793 A1	02/14/2002	Frattalone	705	36	08/06/2001

FOREIGN PATENT DOCUMENTS

REF	DOCUMENT NUMBER	DATE	COUNTRY	CLASS	SUBCLASS	Translation	
						YES	NO

OTHER DOCUMENTS *(Including Author, Title, Date, Pertinent Pages, Etc.)*

21	"Washington State Department of Retirement Systems," http://www.drs.wa.gov/agency/vendors/prior_rfps/00_30/00_30rfp.doc (76 pages).
22	"The Winning Job Termination Strategy," http://tools.advisor.ca/advisor/edge/AOTY/index.epl?id=13549 (4 pages).

EXAMINER	DATE CONSIDERED
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	Applicant(s) James I. Mahaney and Peter C. Carlson	
	Filing Date 02/06/04	Group Art Unit 3621

U.S. PATENT DOCUMENTS

*EXAMINER INITIAL	REF	DOCUMENT NUMBER	DATE	NAME	CLASS	SUBCLASS	FILING DATE IF APPROPRIATE
	23	5,291,398	03/01/1994	Hagan	364	408	07/10/1992
	24	4,969,094	11/06/1990	Halley, et al.	364	408	05/22/1989
	25	4,750,121	06/07/1988	Halley, et al.	364	408	10/03/1985

U.S. PATENT APPLICATION PUBLICATIONS

*EXAMINER INITIAL	REF	DOCUMENT NUMBER	DATE	NAME	CLASS	SUBCLASS	FILING DATE IF APPROPRIATE

FOREIGN PATENT DOCUMENTS

	REF	DOCUMENT NUMBER	DATE	COUNTRY	CLASS	SUBCLASS	Translation	
							YES	NO

OTHER DOCUMENTS *(Including Author, Title, Date, Pertinent Pages, Etc.)*

	26	"Retirement Planning Software," report conducted by LIMRA International, Inc. and the Society of Actuaries, 2003, (62 pages.)

EXAMINER	DATE CONSIDERED
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